



STATE OF MICHIGAN
DEPARTMENT OF EDUCATION
LANSING

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STATE SUPERINTENDENT

February 12, 2015

MEMORANDUM

TO: Local and Intermediate School District Superintendents and Public School Academy Directors

FROM: Natasha Baker *NBaker*
Deputy Superintendent of Education Services and
State School Reform Officer

SUBJECT: Personal Finance and Science, Technology, Engineering, and Mathematics (STEM) Resources

As you plan for the next school year, you may find two tools available at no cost, helpful in teaching students about personal finance and STEM.

The EverFi™ – *Financial Literacy* makes new concepts relatable and easy to comprehend. Students will build a strong foundation of knowledge in subjects that are top-of-mind for today's consumers such as; mobile banking, consumer fraud, and identity protection. Then students will apply their newly acquired knowledge in hands-on learning activities like analyzing the components of a credit card bill or completing a simulated 1040EZ income tax form. This course is 8 hours long.

Future Goals – brought to schools across Michigan by the Detroit Red Wings, the NHL, and the NHLPA, is a 3-hour course that targets grades 5-8 and introduces students to STEM topics while igniting interest in academic and career paths in these emerging fields. The interactive activities provide students with a foundation in technology and helps them understand the real-world application of key STEM topics.

Districts may consider modification of existing courses to include these modules since completion of those courses would help fulfill the Michigan Merit Curriculum (MMC) requirement for an online learning experience. Districts utilizing both the financial and STEM components for example, would be providing 11 of the 20 hours of online learning required in the MMC.

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See section 1278b (1)(b) of the [Michigan Merit Curriculum](#) and the associated [Online Learning Guidelines](#) for details.

EverFi, Inc., develops partnerships with foundations and leading private-sector companies to make these platforms available to Michigan public schools at no cost. More than 200 schools across Michigan have taken advantage of these programs. For more information on how to bring the programs to your district, please contact Ben Newton at michigan@everfi.com or at 313-309-3720.

cc: Michigan Education Alliance